

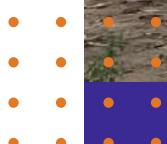
KDG AFRICA



ETHICS, GOVERNANCE & POLICIES

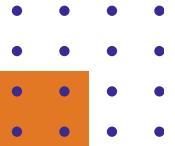


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KDG Africa Ltd.

www.kdgafrica.com



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Zero Compromise — Safety, Quality, Excellence in Every Mile

KDG Africa operates across East and Central Africa, and we believe that our people are the foundation of our success.

Our goal — for our customers and our teams — is an incident-free, injury-free workplace. We achieve this by integrating safety, quality, productivity, and operational excellence into everything we do.

Our commitment includes:

- Driving a culture of continuous improvement that strengthens performance and resilience
- Implementing integrated, risk-based systems and procedures that are practical, role-relevant, and easy to understand
- Tracking and reviewing key health and safety performance milestones and indicators
- Complying with all applicable laws, regulations, client requirements, and statutory obligations
- Communicating openly with employees and stakeholders, with clear expectations of adherence to HSEQ standards
- Periodically reviewing and enhancing our HSEQ framework to align with evolving business needs

Our management system enables seamless integration of Health, Safety, Security, Environment, and Quality practices, aligned to global standards such as ISO 14001 — with a steadfast focus on continual improvement.



At KDG Africa, we deliver safe, efficient, and reliable supply chain solutions through a skilled workforce, trained in end-to-end product handling and committed to exceptional customer service.



KDG Africa's commitment to Health, Safety, Environment and Quality is guided by a structured framework supported by 17 dedicated policies. These policies provide a unified and consistent approach to managing HSEQ across all our operations, while allowing the flexibility required to adapt to the diverse nature of our business environments.

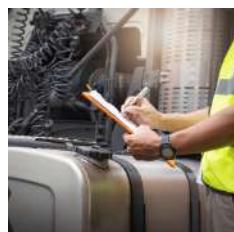
They form the foundation of our HSEQ Policy Manual, covering every critical element needed to ensure safe, compliant and efficient operations.

KDG Africa's HSSE Policy Manual is reinforced by a structured Hazard Identification and Risk Management process. We maintain documented procedures to identify hazards, assess risks, and implement controls across all activities, products and services under our control — including those performed by contractors and suppliers.

To ensure focused execution, we have an SHHE Plan dedicated to driving safety, health, hygiene and environmental excellence across critical operational areas.

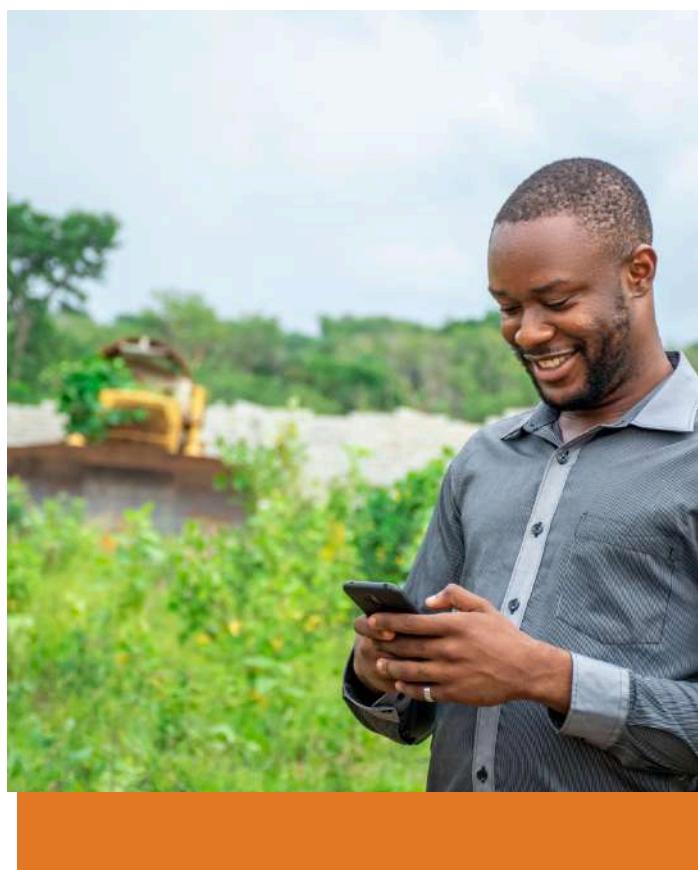
Given the environmental impact of our industry, we have also developed a comprehensive Environmental Management System Manual aligned with ISO 14001 standards — reflecting our strong commitment to responsible and sustainable operations.

Our systems and practices are regularly audited by existing and prospective clients. Most recently, a global multinational with operations across East Africa conducted a successful review of our compliance and operational standards.



Operational & Safety Excellence — Key Highlights

- Recognized annually by OSHA for consistently meeting high standards in medical, workshop safety and hygiene compliance.
- Industry-best spill prevention and control, supported by monitored oil interceptors and disciplined maintenance practices.
- 100% GPRS-enabled fleet, ensuring real-time cargo visibility and monitoring throughout transit.
- Proactive route risk intelligence, including continuous mapping and emergency patrols to identify hazards and prevent disruptions.
- Zero-compromise road safety, driven by rigorously trained drivers and a strong track record of incident-free, on-time delivery.
- Daily fleet performance reports shared with clients, with progressive integration into a live track-and-trace digital platform for complete transparency and efficiency.



Committed to Safe, Responsible & Sustainable Transport

KDG Africa is fully committed to the safe and responsible transportation of petroleum, molasses, and edible oil products — guided by the highest standards of Health, Safety, Environment, and Quality (HSEQ). We actively embed global best practices to prevent all vehicle, product, and personnel-related incidents.

We continuously improve our HSEQ Management System to uphold sustainability, operational integrity, and stakeholder trust across every country we operate in.

Our commitments include:

FULL COMPLIANCE WITH ALL APPLICABLE HSEQ LAWS, REGULATIONS, CLIENT STANDARDS, AND VOLUNTARY INTERNATIONAL BENCHMARKS.

A CULTURE OF SAFETY OWNERSHIP, WHERE EVERY EMPLOYEE IS TRAINED, EMPOWERED, AND ACCOUNTABLE FOR HSEQ PERFORMANCE.

ZERO HARM MINDSET — PREVENTING INJURIES AND ILL HEALTH THROUGH ROOT-CAUSE-BASED INCIDENT INVESTIGATION AND IMMEDIATE CORRECTIVE ACTION.

PROACTIVE RISK CONTROL, WITH CONTINUOUS HAZARD IDENTIFICATION, RISK ASSESSMENTS, AND MITIGATION PLANS.

STRICT ZERO-TOLERANCE POLICY ON ALCOHOL AND DRUGS, REINFORCED THROUGH COMPLIANCE PROGRAMS.

EMERGENCY READINESS, WITH ESTABLISHED RESPONSE FRAMEWORKS TO MITIGATE AND MANAGE INCIDENTS EFFECTIVELY.

SAFE FLEET OPERATIONS, SUPPORTED BY ROBUST TRUCK SPECIFICATION STANDARDS AND PREVENTIVE MAINTENANCE SYSTEMS.

ENVIRONMENTAL RESPONSIBILITY, ACTIVELY MINIMIZING POLLUTION, WASTE, AND IMPACT ON NATURAL RESOURCES.

We define clear HSEQ objectives and targets for all operations — reviewed regularly for effectiveness and improvement. This policy is reviewed annually, communicated to all employees and contractors, and is available to regulators, clients, and stakeholders upon request.

Leading with Safety, Driven by HSSE Culture

VISION

To be the benchmark in petroleum transportation safety by fully embedding continuous improvement in HSSE performance across all KDG Africa operations.

MISSION

To deliver exceptional services through a robust and well-managed HSSE system that eliminates incidents in daily operations. All employees are expected to practice HSSE culture both at work and at home.

GOALS

1. Zero accidents
2. Zero workplace injuries or illnesses (LTI's)
3. Zero damage to people, the environment, and property
4. Enhance HSSE reputation with customers as part of our continuous improvement

OUR VALUES

1. Collaborative and open team environment
2. Innovation and value-added solutions
3. Professional, efficient, and cost-effective services
4. Positive and transparent communication with customers and society
5. Continuous staff development to strengthen operational management

Driving Safety, Empowering Teams, Delivering Excellence

01 Zero Harm Goal

Committed to eliminating accidents, workplace injuries, and environmental or property damage.

02 Culture of Safety

All employees practice HSSE principles both at work and at home.

03 Continuous Improvement

Strengthening HSSE performance and reputation through innovative and proactive management.

04 Empowered Workforce

Fostering collaboration, professionalism, and staff development to deliver safe, efficient, and responsible services.

KDG Africa is committed to creating a workplace free from discrimination, including on the basis of HIV status. We recognize that HIV infection, like any serious health condition, should not affect an employee's rights, opportunities, or treatment at work.

Employee Rights

- HIV-positive employees are protected from discrimination, harassment, or victimization.
- Standard company disciplinary and grievance procedures apply equally to all employees, regardless of HIV status.
- Employment decisions, including recruitment, promotion, and termination, cannot be based solely on HIV infection.

Testing and Confidentiality

- HIV testing is never a prerequisite for employment, training, or promotion.
- KDG Africa supports voluntary, confidential HIV testing and counseling (VCT) for all employees.
- The company treats HIV status as strictly confidential, sharing information only with consent. Employees are encouraged, but not required, to disclose their status.

Awareness and Education

- Ongoing programs educate employees and their families on HIV prevention, risk reduction, and health management.
- Employees and their representatives participate as peer educators and counselors.
- Practical support includes distribution of male and female condoms and access to informational resources.
- Training is provided for key staff, including managers, supervisors, and personnel officers, with reasonable time off for participation.

Care and Support

- KDG Africa promotes the well-being of employees living with HIV/AIDS with empathy and support.
- Assistance may include counseling, sick leave, family responsibility leave, medical referrals, and access to professional support or self-help groups.
- Employees are given reasonable time off for counseling and treatment.

Implementation and Monitoring

- The company has established a dedicated HIV/AIDS Committee to coordinate and oversee policy implementation.
- Regular surveys and risk assessments monitor employee knowledge, attitudes, and practices regarding HIV/AIDS.
- Policy updates and related information are communicated to all employees and reviewed annually to ensure relevance and effectiveness.



KDG Africa is committed to a safe, inclusive, and supportive workplace where every employee's health, dignity, and rights are respected.

KDG Africa is committed to delivering efficient and safe liquid transportation solutions to a defined group of customers, utilizing both road and rail networks.

Our operating policy focuses on:

01

Safe and reliable equipment

Providing vehicles and assets designed to enhance safety, capacity, and operational efficiency.

02

Transparent communication

Keeping customers informed with real-time updates on cargo status throughout transit.

03

Professional, value-driven service

Maintaining high operational standards at competitive costs that optimize existing infrastructure.

04

Focused customer approach

Offering tailored services to core customers with consistent, high-volume requirements.

05

Comprehensive logistics solutions

Delivering end-to-end transportation services that support growth and strengthen partnerships.



KDG Africa's operating policy ensures safety, reliability, and excellence in every journey, while fostering sustainable growth for both our customers and our business.

KDG Africa ensures that all vehicles, including tankers, receive scheduled and thorough maintenance to maximize safety, reliability, and operational efficiency. Maintenance frequency and scope vary depending on the vehicle type and model.

01

Minor (Preventive) Service

Performed regularly to maintain optimal vehicle performance:

- Engine oil replacement
- Diesel and oil filter changes
- Radiator coolant top-up/replacement
- Lubrication and greasing of moving parts
- Gearbox and differential oil checks and top-ups
- Brake linings and hub oil seals inspection
- Wheel bearings inspection
- Fifth wheel servicing (bolts, cracks, worn parts)
- General inspection of parts and electrical systems

02

Medium Service

Includes minor service tasks plus intermediate-level checks:

- Wheel alignment and bearings inspection
- Ball joints check and repair
- Propeller shaft cross bearings inspection
- Engine tappet valve clearance adjustment
- Gearbox and differential oil checks
- Fifth wheel servicing and inspection for damaged/worn parts
- Lubrication, greasing, and electrical system checks
- Engine oil and filter changes

03

Major Service

Comprehensive service for long-term vehicle reliability:

- Gearbox and differential oil replacement
- Propeller shaft cross bearings check
- Engine oil, hydraulic oil, and filter changes

- Shock absorber testing and replacement
- Valve cover gasket replacement
- Engine nozzle testing and replacement
- Air cleaner element replacement
- Compressor rings and thermostat inspection
- Fifth wheel full servicing, bolt replacement, and wear inspection
- General parts servicing, lubrication, greasing, and electrical system checks

04

Tanker-Specific General Service

Performed after every trip to ensure tanker safety and functionality:

- Visual and under-chassis inspection
- Wheel bearing free play check
- Pivot and radius bush inspection
- Brake adjustment and brake chamber repair
- Bottom valve inspection
- Tyre inspection and replacement
- U-bolt checks
- Lubrication, greasing, and electrical system inspection

05

Trailer Major Service

Major service for trailers ensures maximum operational safety and longevity. Key activities include:

- Comprehensive inspection and servicing of all trailer components
- Replacement of entire suspension bushes
- Air bellow replacement to maintain suspension performance
- Control arm bush repair for safe steering and stability
- Cargo tank welding to fix leaks or prevent intermixing of compartments
- Wheel alignment to ensure proper handling and tire wear

KDG Africa is committed to conducting all road transport operations in a safe, efficient, and sustainable manner, in alignment with our Health, Safety, Security & Environment (HSSE) Policy.

Guiding Principles:**01 Safe & Sustainable Operations**

KDG Africa recognizes the critical importance of managing road transport safely, efficiently, and responsibly.

02 Policy Integration

Our road transport safety practices are fully aligned with the HSSE Policy and subsidiary policies, including our Drug and Alcohol Policy, which prohibits unsafe use in transport operations.

03 Risk Management

A structured approach is applied to reduce road transport risks to As Low As Reasonably Practicable (ALARP).

04 Shared Responsibility

Supervisors, managers, and line staff are accountable for ensuring safe transportation within their areas of operation, supporting sustainable and responsible practices.

05 Medical Fitness

Drivers undergo periodic medical examinations to ensure full fitness for safe driving.

06 Training and Competence

KDG Africa implements continuous training and development programs to maintain skilled and competent personnel for safe road transport operations.

07 Regulatory Compliance

All operations adhere to national and regional road transport laws, including those in Tanzania, Kenya, Malawi, and Zambia.

08 HSSE Case Management

A formal HSSE Case for Road Transport is reviewed annually by General Managers, Operations Managers, Logistics, and HSSE teams to ensure ongoing safety improvements.

09 Mobile Phone Policy

Drivers are prohibited from using mobile phones while vehicles are in motion.

10 Seatbelt Policy

All staff, drivers, and authorized passengers are required to wear seatbelts at all times during travel.

Safe Roads, Safe Cargo, Safe People

At KDG Africa, we are committed to recruiting and developing professional drivers who prioritize safety, reliability, and efficiency. Our driver recruitment and training policy ensures that every driver is qualified, medically fit, well-trained, and equipped to uphold the highest standards of road safety and operational excellence.

Medical Fitness & Health Screening

All drivers undergo a comprehensive medical test, including vision assessment, conducted by the company's nominated doctor before recruitment.

Competent Recruitment

Drivers are selected based on proven safe driving records, good conduct, and relevant experience, particularly in handling petroleum and bulk liquid products.

Licensing & Experience

Candidates must hold a valid Tanzanian Class C license and have minimum 5 years of HDV (Heavy Duty Vehicle) driving experience, ideally aged between 25–40 years.

Safety Attitude Assessment

Drivers must demonstrate a positive attitude to road safety through preliminary interviews and road test assessments.

Mandatory Pre-Employment Training

KDG Africa ensures, at its own cost, that all personnel receive safe driving, survival skills, and job-specific training before starting work, with certificates issued upon completion.

Specialist Product & Emergency Training

Drivers receive specialist training on product knowledge, emergency handling, fire extinguisher use, and basic first aid, including practical sessions.

Comprehensive Training Program

All drivers complete a KDG Africa classroom and practical training program, ensuring readiness for customer deliveries and operational responsibilities.

Continuous Competence Development

Ongoing refresher training and skill development programs maintain high standards of driver competence and safety awareness.

Legal and HSSE Compliance

Drivers operate in line with national and regional road transport laws and fully adhere to the company's HSSE policies, including mobile phone and seatbelt usage policies.





KDG Africa is committed to ensuring that all employees operate in a safe, alert, and professional manner. The use of alcohol or drugs negatively affects judgment, concentration, and overall safety, putting employees, colleagues, customers, and cargo at risk. This policy establishes clear expectations to minimize such risks.

Policy Principles

01 Zero Tolerance While Working

Employees must never work under the influence of alcohol or drugs. This includes all driving, product handling, and operational tasks.

02 Prohibition on Company Premises

The use, possession, distribution, or sale of illegal drugs or alcohol on KDG Africa premises is strictly forbidden.

04 Pre-Employment Screening

All potential employees are tested for alcohol and drug use before joining the company.

03 Periodic and Random Testing

Employees may be required to undergo routine, random, or “for cause” testing, including after accidents, near misses, or observed unsafe behavior. Customers may also request such testing.

05 Consequences of Policy Violation

Non-compliance, including working under influence, possession or distribution of alcohol or drugs on company premises, or refusal to cooperate with testing, will normally result in dismissal.

KDG Africa upholds this policy to maintain a safe, productive, and responsible working environment for all employees, partners, and customers.



At KDG Africa, the safety and well-being of our employees is a top priority. Seatbelts are proven to significantly reduce injuries and save lives, and their use is mandatory for all drivers and passengers during official company travel. Employees are also encouraged to practice seatbelt use off duty to promote a culture of safety.

Scope and Application

This policy applies to all employees and occupants in any vehicle used for official company business, including company trucks, rentals, and personal vehicles used for work purposes.

Responsibilities

Management and Supervisors:

- Communicate the seatbelt policy clearly to all staff.
- Monitor compliance and enforce disciplinary actions for violations.
- Ensure that seatbelt systems are clean, functional, and regularly inspected.
- Promote seatbelt awareness through training, orientation, handbooks, and internal communications.

Drivers:

- Each driver must be assigned to a specific vehicle and connect their identification plug before starting the engine.
- Failure to activate the plug will record the driver as “unknown,” and the assigned driver will be accountable for any violations or driving errors.
- Drivers must never tamper with onboard computers (OBCs); interference will lead to dismissal after investigation.

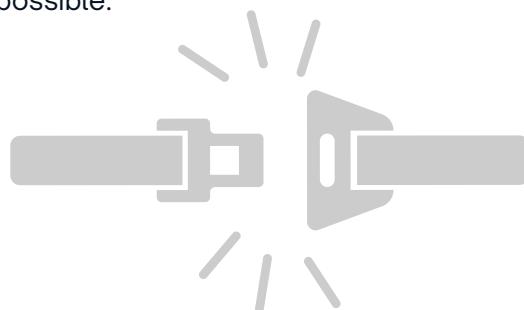
Seatbelt System Maintenance:

- All vehicles are equipped with properly maintained seatbelts, checked frequently for cleanliness and functionality.
- Preventive maintenance agreements are maintained with service providers to ensure operational readiness.

Monitoring and Compliance:

- KDG Africa maintains the hardware, software, and trained personnel required to monitor seatbelt compliance and driver performance.
- Any violation of the policy or system tampering will be addressed through formal disciplinary procedures, including potential dismissal.

KDG Africa enforces this policy to instill a culture of safety, accountability, and professionalism, ensuring that every journey is as secure as possible.



At KDG Africa, the safety of our employees is paramount. We provide job-specific PPE to protect all personnel while performing their duties. PPE is mandatory in designated operational zones and must be worn correctly at all times.

PPE Provision

KDG Africa supplies PPE based on role and activity:

Role	PPE Provided
Drivers	Safety shoes, safety helmet, pants/suits, gloves (plastic/leather)
Mechanics	Safety shoes, safety helmet, overalls, leather gloves
Other Staff (Admin/Office)	Safety shoes, overcoat (for RT & rail supervisors, stores, safety reps), safety helmet, safety goggles

PPE Replacement & Maintenance

- **Annual Replacement:** Safety shoes, uniforms (overalls/overcoats), reflective jackets, safety helmets, safety goggles, plastic and leather gloves.
- **Early Replacement:** Any PPE damaged or worn out before the scheduled period will be replaced immediately.
- **Employee Responsibility:** All personnel must take care of their PPE. Intentional or negligent damage will result in disciplinary action, including potential salary deductions.

Training & Compliance

- All employees will receive training on proper PPE use and frequent reminders about PPE requirements.
- PPE usage will be monitored through an issuing and inspection system, and non-compliance will be addressed promptly.
- Supervisors are responsible for ensuring all personnel wear the correct PPE in designated areas.

AT KDG AFRICA, PPE IS MORE THAN A REQUIREMENT — IT IS A COMMITMENT TO SAFETY, PROFESSIONALISM, AND RESPECT FOR LIFE.



At KDG Africa, vehicle safety and performance are closely linked to tyre condition. Tyres are monitored, maintained, and replaced proactively to ensure optimal road safety, fuel efficiency, and operational reliability.

Replacement Criteria

- All tyres must be replaced before tread depth reaches 3 mm or if they sustain significant damage.
- Regular inspections are conducted using depth gauges or at least every four weeks to ensure tyre integrity.

Tyre Records & Tracking

- Detailed records of tyre serial numbers, sizes, makes, types, and grades are maintained.
- This prevents mixing, misuse, or incorrect reuse of tyres across vehicles.

Tyre Specifications

- Only radial tyres are used. Preferred sizes include:
 - a. 295/80 & 12R20 for tankers; 385/65R22.5 for tankers and tractors using super single tyres.
 - b. 315/80R & 385/65R22.5 super single tyres for front axles.
 - c. 315/80R22.5 for other axles as required.

Retreaded Tyres

- Retreaded tyres are allowed, but never on steering axles.
- Tyres can be retreaded up to 2 times if the casing is in good condition.
- Only KDG Africa-approved casings are used for retreading to maintain safety and reliability.

Monitoring & Compliance

- Tyres are inspected regularly, and records updated after each replacement or retreading.
- Compliance with this policy is mandatory for all fleet vehicles to ensure driver safety, reduce operational risk, and maximize tyre lifespan.

At KDG Africa, safety is our top priority, and strict control of mobile phone usage is essential to prevent accidents and hazards in operational areas. All employees must comply with the following rules:

Policy Guidelines

-  **Mobile phones are strictly prohibited while operating company vehicles.**
-  **When the vehicle engine is running, phones must be set to silent mode at all times.**
-  **No mobile phone use is allowed at fuelling stations.**
-  **Mobile phones must not be used near flammable materials or loaded vehicles.**
-  **Phone use is strictly prohibited at oil terminals, depots, and during loading or offloading of products.**

Purpose

This policy ensures a distraction-free environment for drivers and staff, reducing risks of accidents, fire, or operational incidents. Compliance is mandatory for all personnel, with any violations addressed through disciplinary measures.



To ensure safe driving, reduce fatigue, and maintain operational efficiency, KDG Africa has established the following duty and rest regulations for all drivers:



Driving and Duty Limits

10 hours

12 hours for transit trucks

Maximum daily driving time

12 hours

Including waiting at ferries, borders, weighbridges, and offloading

Maximum total daily duty

2–3 hours

Followed by a mandatory 15-minute break

Continuous driving limit

12 hours

Including waiting at ferries, borders, weighbridges, and offloading

Maximum total daily duty

2 hours

Split into two short breaks for breakfast and lunch before the night rest.

Minimum daily breaks

12 hours

May be reduced to 9 hours up to 3 times per week, with subsequent compensation)

Minimum daily rest

24 hours

Within a rolling 6-day period

Minimum weekly rest

6 am - 6 pm

Permitted driving hours

Purpose

These limits are designed to prioritize driver safety, prevent fatigue-related incidents, and ensure compliance with operational standards. Drivers must strictly follow these rules, with supervisors responsible for monitoring adherence.



At KDG Africa, we believe in building long-term partnerships with organizations that share our commitment to safety, operational excellence, and responsible growth. We work only with partners who adhere to global best practices—such as Puma Energy—ensuring mutual value, reliability, and market-strengthening collaboration. As a strategic logistics partner, we provide 24/7 service assurance, consistently aligned with our partner's Key Performance Indicators (KPIs) and client expectations. We take full responsibility for the security, purity, and accurate quantity of all products entrusted to us. In every assignment, protecting the partner's reputation, assets, and end-customer trust is our top priority.

OUR CORE PRIORITIES

- On-time and reliable delivery — every time
- Customer-first mindset — aligned to Puma Energy and its clients
- Trust-driven, respectful, and transparent relationships
- Rapid response and operational agility
- Clear and proactive communication
- Hands-on support during any disruptions or risk events

Pillar	Core Objective
Information Intelligence	Deliver accurate, actionable insights relevant to each project and geography
Localized Execution	Adapt operations to cultural, regulatory, and client-specific needs
Engagement Readiness	Ensure all stakeholders are informed, prepared, and aligned
Stakeholder Ownership	Create shared accountability and long-term strategic trust
Performance Reporting	Provide complete supply chain transparency through real-time reporting

15-PILLAR CUSTOMER ASSURANCE & DELIVERY CONTROL MATRIX

At KDG Africa, customer assurance is engineered — not assumed. This 15-pillar Customer Service & Delivery Policy Matrix is our operational covenant to every client we serve. It transforms logistics from a transactional delivery function into a fully accountable, intelligence-driven execution framework — ensuring every movement is informed, traceable, secure, and outcome-focused. From pre-deployment intelligence to post-delivery documentation integrity, every pillar is designed to eliminate uncertainty, protect reputation, and guarantee mission-ready reliability.

Pillar	Policy Focus	Outcome & Accountability
Pre-Deployment Intelligence	Collect terrain, regulatory, cultural and risk insights before mobilization	Zero guesswork, fully informed operational entry
Stakeholder Mapping	Identify decision-makers, influencers and local authorities	Faster alignment & escalation clarity
End-User Prioritization	Always treat the final product beneficiary as true owner	Solutions delivered for impact, not procedure
Local Engagement Protocol	Customize engagement tone, timing and hierarchy per region	Respectful, friction-free relationships
Structured Communication Framework	Define information flow – who communicates what, when, and how	Eliminates breakdowns, delays or misinterpretations
Transparent Feedback Loop	Mutual agreement on frequency, format and channels of feedback	No surprises – real-time course correction
Route & Risk Optimization	Use digital + local intelligence for fastest, safest delivery path	Reduced lead time and exposure to disruption
Area-Specific Intelligence Templates	Develop localized SOPs, checklists and compliance templates	Consistent quality across multicultural environments
Engagement & Accountability Mechanisms	Document roles, responsibilities & escalation layers clearly	Zero blame games – only solution ownership
Mission-Ready Resource Allocation	Pre-allocate manpower, vehicle type & contingency support	No delays due to internal resource unavailability
Ordering-to-Delivery Traceability	Real-time logging of loading, transit and proof-of-delivery data	Full audit trail and customer confidence
Pre-Alert Communication	Provide pre-dispatch alert via agreed channels (calls/digital)	Stakeholder readiness before vehicle movement
Service Level & Quality Governance	Continuously match or outperform agreed SLAs & safety norms	Reputation protection and client trust retention
Live Project Visibility	Share real-time dashboards / status reports with clients	Radical transparency – no follow-up chasing needed
Documentation Integrity	Maintain compliant and accurate delivery, safety and compliance paperwork	Instant recallability, zero legal or compliance risks

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KDG
AFRICA

